

<i>SERFF Tracking Number:</i>	<i>MRKA-125636728</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Markel American Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AREVTRR-081</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0008 Event Cancellation</i>
<i>Product Name:</i>	<i>Event Cancellation</i>		
<i>Project Name/Number:</i>	<i>AR Cancellation Rate and Rule Filing/AREVTRR-081</i>		

## Filing at a Glance

Company: Markel American Insurance Company

Product Name: Event Cancellation

TOI: 09.0 Inland Marine

Sub-TOI: 09.0008 Event Cancellation

Filing Type: Rate/Rule

SERFF Tr Num: MRKA-125636728 State: Arkansas

SERFF Status: Closed

Co Tr Num: AREVTRR-081

Co Status:

Authors: Angel Wunrow, Diane Lunde

Date Submitted: 05/08/2008

State Tr Num: EFT \$100

State Status: Fees verified and received

Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding

Disposition Date: 05/13/2008

Disposition Status: Exempt from Review

Effective Date Requested (New): 07/01/2008

Effective Date Requested (Renewal):

Effective Date (New): 07/01/2008

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: AR Cancellation Rate and Rule Filing

Project Number: AREVTRR-081

Reference Organization: none

Reference Title: none

Filing Status Changed: 05/13/2008

State Status Changed: 05/13/2008

Corresponding Filing Tracking Number: MRKA-125636727; AREVTF-081

Filing Description:

Enclosed please find the 2008 updates to our current Special Event Cancellation Program. The last program revision was filed and approved by your department effective November 8, 2004 under filing number AREVTRR-041.

Status of Filing in Domicile: Pending

Domicile Status Comments: none

Reference Number: none

Advisory Org. Circular: none

Deemer Date:

We have identified some areas for change as outlined below that will help us to become more competitive. Since this program has been available for less than four years, our experience is very limited and not credible. A competitor

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comparison is enclosed for your review. Please note that there will be no impact on our current book since in force business does not renew. Coverage is purchased for specific events on specific dates (ex. weddings) instead of a fixed policy term of one year, etc.

- Revised Rating Plan
- Removed the references to the liability program since the cancellation program is filed separately.
- Corrected a typographical error in the lettering of the items on Rule Page P-1, Territory Definitions is now item G. instead of a second item F.

## Company and Contact

### Filing Contact Information

Angel Wunrow, Regulatory Compliance Specialist	awunrow@markelcorp.com
P.O. Box 906	(800) 236-2862 [Phone]
Pewaukee, WI 53072-0906	(262) 548-9790[FAX]

### Filing Company Information

Markel American Insurance Company	CoCode: 28932	State of Domicile: Virginia
P.O. Box 906	Group Code: 785	Company Type: Insurance Company
N14 W23800		
Pewaukee, WI 53072-0906	Group Name:	State ID Number:
(800) 236-2862 ext. [Phone]	FEIN Number: 54-1398877	
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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	\$100 Rate filing fee
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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<i>SERFF Tracking Number:</i>	<i>MRKA-125636728</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Markel American Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
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<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0008 Event Cancellation</i>
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Markel American Insurance Company	\$100.00	05/08/2008	20163287
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SERFF Tracking Number:	MRKA-125636728	State:	Arkansas
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Company Tracking Number:	AREVTRR-081		
TOI:	09.0 Inland Marine	Sub-TOI:	09.0008 Event Cancellation
Product Name:	Event Cancellation		
Project Name/Number:	AR Cancellation Rate and Rule Filing/AREVTRR-081		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	05/13/2008	05/13/2008

<i>SERFF Tracking Number:</i>	<i>MRKA-125636728</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>AREVTRR-081</i>		
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<i>Product Name:</i>	<i>Event Cancellation</i>		
<i>Project Name/Number:</i>	<i>AR Cancellation Rate and Rule Filing/AREVTRR-081</i>		

## Disposition

Disposition Date: 05/13/2008

Effective Date (New): 07/01/2008

Effective Date (Renewal):

Status: Exempt from Review

Comment: This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rates/rules filing and review requirements.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Markel American Insurance Company	0.000%	\$		\$770	%	%	0.000%

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<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0008 Event Cancellation</i>
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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Cancellation Rate Comparison	Accepted for Informational Purposes	Yes
<b>Supporting Document</b>	AR Cancellation Manual Listing	Accepted for Informational Purposes	Yes
<b>Rate</b>	Cancellation Rules	Accepted for Informational Purposes	Yes
<b>Rate</b>	Cancellation Rates	Accepted for Informational Purposes	Yes

SERFF Tracking Number:	MRKA-125636728	State:	Arkansas
Filing Company:	Markel American Insurance Company	State Tracking Number:	EFT \$100
Company Tracking Number:	AREVTRR-081		
TOI:	09.0 Inland Marine	Sub-TOI:	09.0008 Event Cancellation
Product Name:	Event Cancellation		
Project Name/Number:	AR Cancellation Rate and Rule Filing/AREVTRR-081		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	File and Use
<b>Rate Change Type:</b>	Decrease
<b>Overall Percentage of Last Rate Revision:</b>	0.000%
<b>Effective Date of Last Rate Revision:</b>	11/08/2004
<b>Filing Method of Last Filing:</b>	File and Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Markel American Insurance Company	0.000%	0.000%			\$770	%	%



SERFF Tracking Number:	MRKA-125636728	State:	Arkansas
Filing Company:	Markel American Insurance Company	State Tracking Number:	EFT \$100
Company Tracking Number:	AREVTRR-081		
TOI:	09.0 Inland Marine	Sub-TOI:	09.0008 Event Cancellation
Product Name:	Event Cancellation		
Project Name/Number:	AR Cancellation Rate and Rule Filing/AREVTRR-081		

## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:	
Accepted for Informational Purposes	Cancellation Rules	P-1	Replacement	AREVTRR-041	AR Cancellation P-1.pdf
Accepted for Informational Purposes	Cancellation Rates	R-1	Replacement	AREVTRR-041	AR Cancellation R-1.pdf

**ARKANSAS**  
**Special Event Cancellation Rules**

**A. Policy Term**

Cancellation: Policy term is from the date of issue on the declarations page to the conclusion of the event as described on the declaration page.

**B. Rating**

Rates are as shown on the rate page for the selected limit package for cancellation.

**C. Premium Rounding**

All policies and endorsements shall be a full dollar amount. For this purpose, an amount of fifty (50) cents or more shall be rounded to the next whole dollar.

**D. Minimum Premiums**

All policies are fully earned.

**E. Cancellation**

This policy cannot be cancelled except for non-payment of premium, at which time the policy would be flat cancelled.

**F. Deductible**

Cancellation: A \$25 deductible applies separately to each coverage for each occurrence.

**G. Territory Definitions**

The entire state shall comprise one territory.

**ARKANSAS**  
**Special Event Cancellation Program**  
**Rates**

**Markel American Insurance Company**

**Cancellation**

Coverage	Limit	Limit	Limit	Limit	Limit	Limit	Limit	Limit	Limit	Limit
A - Cancellation or Postponement of Event	\$ 7,500	\$15,000	\$25,000	\$ 35,000	\$ 50,000	\$ 75,000	\$ 100,000	\$125,000	\$150,000	\$ 175,000
B - Extra Expense	\$ 1,875	\$ 3,750	\$ 6,250	\$ 8,750	\$ 12,500	\$ 18,750	\$ 25,000	\$ 31,250	\$ 37,500	\$ 43,750
C - Event Photographs & Video	\$ 1,000	\$ 1,500	\$ 2,000	\$ 2,500	\$ 3,000	\$ 4,000	\$ 5,500	\$ 7,000	\$ 8,500	\$ 10,000
D - Event Gifts	\$ 1,000	\$ 1,500	\$ 2,000	\$ 2,500	\$ 3,000	\$ 4,000	\$ 5,500	\$ 7,000	\$ 8,500	\$ 10,000
E - Special Attire	\$ 1,000	\$ 1,500	\$ 2,000	\$ 2,500	\$ 3,000	\$ 4,000	\$ 5,500	\$ 7,000	\$ 8,500	\$ 10,000
F - Special Jewelry	\$ 1,000	\$ 1,500	\$ 2,000	\$ 2,500	\$ 3,000	\$ 4,000	\$ 5,500	\$ 7,000	\$ 8,500	\$ 10,000
G - Loss of Deposits	\$ 1,000	\$ 1,500	\$ 2,000	\$ 2,500	\$ 3,000	\$ 4,000	\$ 5,500	\$ 7,000	\$ 8,500	\$ 10,000
H - Professional Counseling	\$ 500	\$ 650	\$ 750	\$ 850	\$ 1,000	\$ 1,000	\$ 1,250	\$ 1,500	\$ 1,750	\$ 2,000
<b>Cancellation Package Rate</b>	<b>\$ 130</b>	<b>\$ 180</b>	<b>\$ 235</b>	<b>\$ 275</b>	<b>\$ 350</b>	<b>\$ 450</b>	<b>\$ 555</b>	<b>\$ 660</b>	<b>\$ 780</b>	<b>\$ 874</b>

**Discounts and Surcharges**

Mutli Policy Discount 15%  
 (applies only when both Cancellation & Liability are purchased; all applicable discount and surcharge percentages are summed before applying the sum percentage to the Cancellation Package Rate and the Liability Rate)

Extended Policy Territory Surcharge 10%  
 (for events occurring in the United Kingdom, Mexico, Bermuda and the Caribbean Islands (excluding Cuba) and cruise ships leaving from a port within these territories; applies to Cancellation only; all applicable discount and surcharge percentages are summed before applying the sum percentage to the Cancellation Package Rate)

SERFF Tracking Number: MRKA-125636728 State: Arkansas  
Filing Company: Markel American Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: AREVTRR-081  
TOI: 09.0 Inland Marine Sub-TOI: 09.0008 Event Cancellation  
Product Name: Event Cancellation  
Project Name/Number: AR Cancellation Rate and Rule Filing/AREVTRR-081

## Supporting Document Schedules

**Satisfied -Name:** Cancellation Rate Comparison  
**Review Status:** Accepted for Informational 05/13/2008  
Purposes

**Comments:**

**Attachment:**

Cancellation Rate Comparison.pdf

**Satisfied -Name:** AR Cancellation Manual Listing  
**Review Status:** Accepted for Informational 05/13/2008  
Purposes

**Comments:**

**Attachment:**

AR Cancellation Manual Listing 08.pdf

**Special Event Cancellation Program  
Rates Comparison**

**Markel American Insurance Company  
Cancellation Current**

Coverage	Limit	Limit	Limit	Limit	Limit	Limit	Limit	Limit	Limit	Limit
A - Cancellation or Postponement of Event	\$ 7,500	\$ 15,000	\$ 25,000	\$ 35,000	\$ 50,000	\$ 75,000	\$ 100,000	\$ 125,000	\$ 150,000	\$ 175,000
B - Extra Expense	\$ 1,500	\$ 3,000	\$ 5,000	\$ 7,000	\$ 10,000	\$ 15,000	\$ 20,000	\$ 25,000	\$ 30,000	\$ 35,000
C - Event Photographs & Video	\$ 1,000	\$ 1,500	\$ 2,000	\$ 2,500	\$ 3,000	\$ 4,000	\$ 5,500	\$ 7,000	\$ 8,500	\$ 10,000
D - Event Gifts	\$ 1,000	\$ 1,500	\$ 2,000	\$ 2,500	\$ 3,000	\$ 4,000	\$ 5,500	\$ 7,000	\$ 8,500	\$ 10,000
E - Special Attire	\$ 1,000	\$ 1,500	\$ 2,000	\$ 2,500	\$ 3,000	\$ 4,000	\$ 5,500	\$ 7,000	\$ 8,500	\$ 10,000
F - Special Jewelry	\$ 1,000	\$ 1,500	\$ 2,000	\$ 2,500	\$ 3,000	\$ 4,000	\$ 5,500	\$ 7,000	\$ 8,500	\$ 10,000
G - Loss of Deposits	\$ 1,000	\$ 1,500	\$ 2,000	\$ 2,500	\$ 3,000	\$ 4,000	\$ 5,500	\$ 7,000	\$ 8,500	\$ 10,000
H - Professional Counseling	\$ 500	\$ 650	\$ 750	\$ 850	\$ 1,000	\$ 1,000	\$ 1,250	\$ 1,500	\$ 1,750	\$ 2,000
<b>Cancellation Package Rate</b>	\$ 185	\$ 245	\$ 295	\$ 345	\$ 405	\$ 565	\$ 695	\$ 825	\$ 975	\$ 1,150

**Markel American Insurance Company  
Cancellation Proposed**

Coverage	Limit	Limit	Limit	Limit	Limit	Limit	Limit	Limit	Limit	Limit
A - Cancellation or Postponement of Event	\$ 7,500	\$ 15,000	\$ 25,000	\$ 35,000	\$ 50,000	\$ 75,000	\$ 100,000	\$ 125,000	\$ 150,000	\$ 175,000
B - Extra Expense	\$ 1,875	\$ 3,750	\$ 6,250	\$ 8,750	\$ 12,500	\$ 18,750	\$ 25,000	\$ 31,250	\$ 37,500	\$ 43,750
C - Event Photographs & Video	\$ 1,000	\$ 1,500	\$ 2,000	\$ 2,500	\$ 3,000	\$ 4,000	\$ 5,500	\$ 7,000	\$ 8,500	\$ 10,000
D - Event Gifts	\$ 1,000	\$ 1,500	\$ 2,000	\$ 2,500	\$ 3,000	\$ 4,000	\$ 5,500	\$ 7,000	\$ 8,500	\$ 10,000
E - Special Attire	\$ 1,000	\$ 1,500	\$ 2,000	\$ 2,500	\$ 3,000	\$ 4,000	\$ 5,500	\$ 7,000	\$ 8,500	\$ 10,000
F - Special Jewelry	\$ 1,000	\$ 1,500	\$ 2,000	\$ 2,500	\$ 3,000	\$ 4,000	\$ 5,500	\$ 7,000	\$ 8,500	\$ 10,000
G - Loss of Deposits	\$ 1,000	\$ 1,500	\$ 2,000	\$ 2,500	\$ 3,000	\$ 4,000	\$ 5,500	\$ 7,000	\$ 8,500	\$ 10,000
H - Professional Counseling	\$ 500	\$ 650	\$ 750	\$ 850	\$ 1,000	\$ 1,000	\$ 1,250	\$ 1,500	\$ 1,750	\$ 2,000
<b>Cancellation Package Rate</b>	\$ 130	\$ 180	\$ 235	\$ 275	\$ 350	\$ 450	\$ 555	\$ 660	\$ 780	\$ 874

**Travelers**

Coverage	Limit	Limit	Limit	Limit	Limit	Limit	Limit	Limit	Limit	Limit
A - Cancellation or Postponement of Event	\$7,500	\$15,000	\$25,000	\$35,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000
B - Extra Expense	\$1,500	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
C - Event Photographs & Video	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500	\$4,500	\$6,000	\$7,500	\$9,000	\$10,500
D - Event Gifts	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$4,000	\$5,500	\$7,000	\$8,500	\$10,000
E - Special Attire	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500	\$4,500	\$6,000	\$7,500	\$9,000	\$10,500
F - Special Jewelry	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$4,000	\$5,500	\$7,000	\$8,500	\$10,000
G - Loss of Deposits	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$4,000	\$5,500	\$7,000	\$8,500	\$10,000
<b>Cancellation Package Rate</b>	\$ 160	\$ 210	\$ 255	\$ 300	\$ 355	\$ 500	\$ 615	\$ 735	\$ 870	\$ 1,025

**Fireman's Fund**

Coverage	Limit	Limit	Limit	Limit	Limit	Limit	Limit	Limit	Limit	Limit
A - Cancellation or Postponement of Event	\$7,500	\$15,000	\$25,000	\$35,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000
B - Extra Expense	\$1,875	\$3,750	\$6,250	\$8,750	\$12,500	\$18,750	\$25,000	\$31,250	\$37,500	\$43,750
C - Event Photographs & Video	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$4,000	\$5,500	\$7,000	\$8,500	\$10,000
D - Event Gifts	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$4,000	\$5,500	\$7,000	\$8,500	\$10,000
E - Special Attire	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$4,000	\$5,500	\$7,000	\$8,500	\$10,000
F - Special Jewelry	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$4,000	\$5,500	\$7,000	\$8,500	\$10,000
G - Loss of Deposits	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$4,000	\$5,500	\$7,000	\$8,500	\$10,000
H - Professional Counseling	\$500	\$650	\$750	\$850	\$1,000	\$1,000	\$1,250	\$1,500	\$1,750	\$2,000
<b>Cancellation Package Rate</b>	\$ 101	\$ 156	\$ 207	\$ 258	\$ 329	\$ 424	\$ 531	\$ 638	\$ 744	\$ 851

Special Event Cancellation Program  
Rates Comparison

	Market Current Rate	American Insurance Company Proposed Individual	Proposed Business	Travelers Rate	Fireman's Fund Rate
<b>Discounts and Surcharges</b>					
Mutli Policy Discount (applies only when both Cancellation & Liability are purchased; all applicable discount and surcharge percentages are summed before applying the sum percentage to the Cancellation Package Rate and the Liability Rate)	10%	15%	n/a		
Extended Policy Territory Surcharge (for events occurring in the United Kingdom, Mexico, Bermuda and the Caribbean Islands (excluding Cuba) and cruise ships leaving from a port within these territories; applies to Cancellation only; all applicable discount and surcharge percentages are summed before applying the sum percentage to the Cancellation Package Rate)	10%	10%	n/a		

## ARKANSAS

### Special Event Cancellation Program Rule and Rate Manual Listing Page

<b><u>PAGE NO.</u></b>	<b><u>EDITION DATE</u></b>	<b><u>INCLUSION</u></b>	<b><u>DESCRIPTION</u></b>	<b><u>REASON</u></b>
P-1	07/01/2008	Included	Rules Page	Remove Liability References
R-1	07/01/2008	Included	Rate Page	2008 Changes